

ABSTRACT OF THE INVENTION

[0055] Systems and methods are described which optimize a business process through adaptive learning. Incoming customers are profiled and based on the customer's profile, a corresponding set of actions may be generated. From this set of actions, an algorithm is used to select a discrete action which is then presented to the customer. The customer's response to the presented action may in turn be used to forecast future customer responses and update the selection algorithm. These methods and systems allow attainment of a specific objective through progressive optimization of a business process.